

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: David Resnick, et al.	§	Confirmation No.: 6113
Serial No.: 09/734,988	§	Group Art Unit: 3692
Filed: December 11, 2000	§	Examiner: Milef, Elda G.
For: ELECTRONIC PAYMENT SYSTEM UTILIZING INTERMEDIARY ACCOUNT	§	Attorney Docket No.: 39048.21 (formerly 29273/3.3)

Commissioner for Patents
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RESPONSE TO OFFICE ACTION DATED NOVEMBER 16, 2006

The present paper is submitted in response to the Non-Final Office Action dated November 16, 2006. No fees, including extension of time fees, are believed necessary for consideration of the present paper. However, if any fees are necessary, including extension of time fees, the extension of time is hereby requested, and the Commissioner is hereby authorized to charge the fees to Counsel's Deposit Account No. 08-1394.

Listing of claims begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.